IN THE CLAIMS

The following is a complete listing of the claims:

1.   (Previously Presented) A method of accessing a vendor web site disposed on a network at the vendor location thereon using personal account information of a user retrieved from a credit card company server disposed on the network at a credit card location thereon, comprising the steps of:

5   at a user location disposed on the network, reading a machine-resolvable code (MRC) on a credit card of the user with a reading device, which credit card was issued by the credit card company;

extracting coded information from the MRC;

obtaining routing information associated with the coded information, which

10   routing information corresponds to the personal account information of the user stored on the credit card company server disposed on the network;

connecting the user location to the credit card company server across the network in accordance with the routing information;

returning the personal account information from the credit card company server to

15   the user location in response to the step of extracting, which returned personal account information contains routing information relating to vendors that previously had been commercially related with the user;

presenting the personal account information to the user at the user location;

providing a hyperlink to a web site of a vendor in the personal account

20   information for automatic connection of the user location to the vendor web site in response to the selection thereof by a user in a selection operation; and

completing a financial transaction with the selected vendor in the selection operation to make a purchase, and utilizing the connection to the credit card server made in the step of connecting the user location to the credit card company to add purchases to the credit

25   card account associated with the credit card of the user.

2.   (Original) The method of Claim 1, wherein the MRC is optical indicia.

3.   (Original) The method of Claim 2, wherein the optical indicia is a bar code.

4.   (Original) The method of Claim 1, wherein the routing information in the step of obtaining is stored on a user computer at the user location such that the coded information in the

step of extracting is used to obtain the corresponding routing information from the user computer.

5.   (Original) The method of Claim 4, wherein the user computer stores a plurality of coded information each associated with unique routing information such that reading of the MRC of a select one of one or more credit cards of the user causes the user computer to connect to the corresponding credit card company server over the network.

6.   (Original) The method of Claim 1, wherein the reading device is a wireless scanner which transmits the coded information to a user computer at the user location via a receiving device operatively connected to the user computer.

7.   (Original) The method of Claim 1, wherein personal account information in the step of presenting is displayed on a computer display operatively connected to a user computer at the user location.

8.   (Original) The method of Claim 1, wherein the routing information in the step of obtaining comprises a network address of the credit card company server on the network and file path information which locates the personal account information of the user on the credit card company server.

9.   (Original) The method of Claim 1, wherein the hyperlink is associated with a line item transaction of the personal account information such that the purchased product associated with the line item transaction is a select one of one or more products of the vendor of the web site which are available for purchase.

10.   (Original) The method of Claim 1, wherein the hyperlink is associated with a line item transaction of the personal account information such that the purchased product associated with the line item transaction is unrelated to product information of one or more products of the vendor of the web site which are available for purchase and to which the hyperlink is associated.

11.   (Previously Presented) A system of accessing a vendor web site on a network using personal credit card account information retrieved from a credit card company server disposed on the network, comprising:

a machine-resolvable code (MRC) on a credit card of a user issued to the user by the credit card company, wherein said MRC is read with a reading device at a user location of

said user, said user location disposed on the network, and coded information of said MRC extracted therefrom;

routing information associated with said coded information, which said routing information corresponds to the personal account information of said user stored on the credit

10   card company server;

wherein the user location is connected to the credit card company server across the network via a credit card company connection in response to the reading of the MRC in accordance with said routing information, and the personal account information returned from the credit card company server to said user location is presented to said user at said user location,

15   which returned personal account information contains as a portion thereof routing information relating to vendors that previously had been commercially related with by the user; and

a hyperlink to a web site of a vendor provided in association with the personal account information for automatically connecting said user location to said web site in response to the selection thereof by the user;

20   wherein a user can complete a financial transaction with the hyperlinked vendor to make a purchase and use the credit card company connection to the credit card server to add purchases to the credit card account associated with the credit card.

12.   (Original) The system of Claim 11, wherein said MRC is optical indicia.

13.   (Original) The system of Claim 12, wherein said optical indicia is a bar code.

14.   (Original) The system of Claim 11, wherein said routing information is stored on a user computer at said user location such that said coded information is used to obtain the corresponding said routing information from said user computer.

15.   (Original) The system of Claim 14, wherein said user computer stores a plurality of said coded information each associated with unique said routing information such that reading of said MRC of a select one of the one or more credit cards of said user causes said user computer to connect to the corresponding credit card company server over the network.

16.   (Original) The system of Claim 11, wherein said reading device is a wireless scanner which transmits said coded information to a user computer via a receiving device operatively connected to said user computer.

17.   (Original) The system of Claim 11, wherein personal account information is

displayed on a computer display operatively connected to a user computer at said user location.

18.   (Original) The system of Claim 11, wherein said routing information comprises a network address of the credit card company server on the network and file path information which locates the personal account information of said user on the credit card company server.

19.   (Original) The system of Claim 11, wherein said hyperlink is associated with a line item transaction of the personal account information such that said purchased product associated with said line item transaction is a product available for purchase from said vendor web site.

20.   (Previously Presented) The system of Claim 11, wherein said hyperlink is associated with a line item transaction of the personal account information such that said purchased product associated with said line item transaction is unrelated to product information of one or more products of said vendor of the web site which are available for purchase and to which said hyperlink is associated.

Claims 21 – 40   (Canceled)